

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:

Ingrid Cedano

Case No.: 15-16769-VFP

Judge: Vincent F. Papalia

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (choose one):

1. Motion for Relief from the Automatic Stay filed by MidFirst Bank, creditor,

A hearing has been scheduled for January 5, 2017, at 11:00 a.m.

Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

Certification of Default filed by _____.

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (choose one):

Payments have been made in the amount of \$ _____, but have not been accounted for. Documentation in support is attached.

Payments have not been made for the following reasons and debtor proposes repayment as follows (explain your answer):

My back stairs on the first floor of my home broke and I was forced to have them redone. This caused me to fall behind on my payments.

I wired in \$2,060 on November 23, 2016.

Other (explain your answer):

I need time to catch up on my post-petition mortgage payments -- or I would like the arrears to be rolled into my underlying mortgage.

MidFirst Bank took over my mortgage in August 2016. I would like to receive monthly bills. MidFirst has not been sending me monthly mortgage statements.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: December 6, 2016



Debtor's Signature

Date: _____

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.